

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/709,184 Confirmation No.: 3183
Applicant(s): Kris Gagnon
Filed: April 20, 2004
Art Unit: 3696
Examiner: Cranford, Michael D
Title: METHOD AND SYSTEM TO MANAGE A CREDIT PORTFOLIO AND TO
TRIGGER CREDIT ACTIONS

Docket No.: 1761US1.014033.023
Customer No.: 69,603

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REQUEST FOR RECONSIDERATION
37 C.F.R. § 1.111

Sir:

In response to the Office Action dated January 20, 2010, reconsideration and withdrawal of the rejections presented in the Office Action and allowance of the present application are respectfully requested in light of the Remarks presented herein.

There are no **Amendments to the Claims**.

A Listing of the Claims begin on page 2 of this paper.

Remarks begin on page 13 of this paper.